

Sutton Special Risk ("Sutton") and On Call International's Security & Medical teams continue to actively monitor the COVID-19 pandemic.

There continue to be no exclusions in force for COVID-19 under Sutton Medical and Travel policies, with the exception of a COVID-19 exclusion related to trip cancellation, trip interruption and trip delay coverage. All other policies and their coverages, including benefit limits, remain unchanged. Claims continue to be adjudicated in accordance with plan coverage. Claims related to COVID-19 or claims that occur during travel to a country with travel advisory warnings will be treated as any other claim under a policy.

Evacuations are still being handled on a case-by-case basis.

If an Insured Person contracts COVID-19 or displays any symptoms, they will likely be quarantined at their current location. If they are quarantined, the situation will be managed by the government of the country they are in and the government of the Insured Person's home country. On Call International, Sutton's travel and security assistance provider, is not able to circumvent a government-controlled quarantine process but would be actively involved throughout the case.

COVID-19 is excluded under Sutton's Contingency policies as they include a standard communicable disease exclusion.

For more information on travel notices from public health officials, please consult the following sites:

The World Health Organization (WHO)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

The Centre for Disease Control (CDC)

<https://wwwnc.cdc.gov/travel/notices/>

The Government of Canada - Public Health

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>